

**Information to identify the case:**

Debtor 1	<u>Ronald E. Snyder</u>	Social Security number or ITIN	xxx-xx-2746
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah M. Stehley-Snyder</u>	Social Security number or ITIN	xxx-xx-8781
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70160-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald E. Snyder

Deborah M. Stehley-Snyder

8/22/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald E. Snyder  
Deborah M. Stehley-Snyder  
Debtors

Case No. 18-70160-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Aug 22, 2023

User: auto  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald E. Snyder, Deborah M. Stehley-Snyder, 632 Sprankle Avenue, Altoona, PA 16602-9302
14788845	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14802973	+ Frederic I. Weinberg, Esq., Law Offices of Frederic Weinberg/Assoc., 375 East Elm Street Suite 210, Conshohocken, PA 19428-1973
14871602	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184
14802982	+ Vincent F. Morgan, MD, 205 Tennyson Ave. Ste C, Altoona, PA 16602-4171

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 22 2023 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: RASEBN@raslg.com	Aug 22 2023 23:41:00	US Bank Trust National Association, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14802971	Email/Text: Bankruptcy@michaelandrewsllc.com	Aug 22 2023 23:41:00	Autovest, LLC, 26261 Evergreen Rd, Suite 390, Southfield, MI 4807
14788837	+ Email/Text: bncnotifications@phea.org	Aug 22 2023 23:41:00	Aes/pnc Natl City, P.O. Box 61047, Harrisburg,

District/off: 0315-7

User: auto

Page 2 of 5

Date Rcvd: Aug 22, 2023

Form ID: 3180W

Total Noticed: 49

			PA 17106-1047
14788838	+ Email/Text: bankruptcy@acbhq.com	Aug 22 2023 23:41:00	American Credit Bureau, 2755 S Federal Hwy, Boynton Beach, FL 33435-7765
14788839	+ EDI: LCIBAYLN	Aug 23 2023 03:30:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839
14788840	+ EDI: CAPITALONE.COM	Aug 23 2023 03:30:00	Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14788842	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14788841	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
15302652	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 22 2023 23:41:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
14802972	+ EDI: CONVERGENT.COM	Aug 23 2023 03:30:00	Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14788843	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 22 2023 23:41:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
14793475	EDI: DISCOVER.COM	Aug 23 2023 03:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14788844	+ EDI: DISCOVER.COM	Aug 23 2023 03:30:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14975063	Email/Text: ECMCBKNotices@ecmc.org	Aug 22 2023 23:42:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14802975	+ EDI: LTDFINANCIAL.COM	Aug 23 2023 03:30:00	LTD Financial Services LP, 7322 SW Freeway Suite 1600, Houston, TX 77074-2134
14788846	+ Email/Text: bankruptcy@marinerfinance.com	Aug 22 2023 23:41:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14802976	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
14828473	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 22 2023 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14803859	+ Email/Text: bncnotifications@pheaa.org	Aug 22 2023 23:41:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14788847	EDI: PRA.COM	Aug 23 2023 03:30:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14794743	EDI: PRA.COM	Aug 23 2023 03:30:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14789748	+ EDI: RECOVERYCORP.COM	Aug 23 2023 03:30:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802979	Email/Text: signed.order@pfwattorneys.com	Aug 22 2023 23:41:00	Pressler and Pressler LP, 7 Entin Road, Parsippany, NJ 07054-5020
14809813	+ Email/Text: ebnpeoples@grblaw.com	Aug 22 2023 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14802977	+ EDI: PRA.COM	Aug 23 2023 03:30:00	Portfolio Recovery Ass., 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14802978	+ EDI: PRA.COM	Aug 23 2023 03:30:00	Portfolio Recovery Ass., 130 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14827170	EDI: Q3G.COM		

District/off: 0315-7

User: auto

Page 3 of 5

Date Rcvd: Aug 22, 2023

Form ID: 3180W

Total Noticed: 49

		Aug 23 2023 03:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14788848	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14803698	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 22 2023 23:42:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
14883260	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14788849	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
14816869	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14788850	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14788851	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14802980	+ Email/Text: bankruptcydepartment@tsico.com	Aug 22 2023 23:42:00	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
15442061	+ Email/Text: bkteam@selenefinance.com	Aug 22 2023 23:41:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14802981	Email/Text: skorman@uoc.com	Aug 22 2023 23:42:00	University Orthopedics Center, 101 Regent Court, State College, PA 16801-7965
15588454	^ MEBN	Aug 23 2023 09:51:09	Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151
14802047	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 22 2023 23:41:00	Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		Wilmington Savings Fund Society, FSB, DBA Christia
cr	*+	BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1839
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14975073	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14975074	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14866640	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14802974	##+	Hayt, Hayt & Landau, LLC, 123 S. Broad Street Suite 1660, Philadelphia, PA 19109-1003

TOTAL: 3 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-7

User: auto

Page 4 of 5

Date Rcvd: Aug 22, 2023

Form ID: 3180W

Total Noticed: 49

**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor US Bank Trust National Association cwohrlab@ecf.courtdrive.com cwohrlab@ecf.courtdrive.com
James Warmbrodt	on behalf of Defendant Wilmington Savings Fund Society FSB bkgroup@kmlawgroup.com
Kevin Scott Frankel	on behalf of Creditor BAYVIEW LOAN SERVICING LLC pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor BAYVIEW LOAN SERVICING LLC KRLITTLE@FIRSTAM.COM
Kristen D. Little	on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC KRLITTLE@FIRSTAM.COM
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Michael John Clark	on behalf of Creditor BAYVIEW LOAN SERVICING LLC mclark@squirelaw.com
Nicole Bernadette Labletta	on behalf of Creditor BAYVIEW LOAN SERVICING LLC Nlabletta@pincuslaw.com, brausch@pincuslaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Richard G. Allen	on behalf of Joint Debtor Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Plaintiff Ronald E. Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Plaintiff Deborah M. Stehley-Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Richard G. Allen	on behalf of Debtor Ronald E. Snyder ecf@johnstownbankruptcy.com mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecef@gmail.com
William E. Craig	on behalf of Defendant Santander Consumer USA, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

District/off: 0315-7

User: auto

Page 5 of 5

Date Rcvd: Aug 22, 2023

Form ID: 3180W

Total Noticed: 49

TOTAL: 18